Calvert Bank 233-235 North Howard Street Private 1901

The Calvert Bank is a fine example of the Renaissance Revival style as applied to commercial buildings. It is one of four banks in the Retail District designed by Joseph E. Sperry during the period 1894-1903, the others being the Drovers and Mechanics Bank (B-2309), the Provident Savings Bank (B-2277; National Register) and the National Howard Bank (B-2312). Each is designed in a different variation of a classical revival style, with the two earlier banks, the Drovers and Mechanics and the Calvert, reflecting the period of banking as a commercial venture and the later two representing the symbolic elevation of finance to a higher level of economic importance.

Maryland Historical Trust State Historic Sites Inventory Form

Magi No. 0422865712

DOE __yes x_no

	e (indicate	preferred name)		
nistoric	Calvert Bank			
and/or common				
2. Loca	ition			
street & number	233-235 Nor	th Howard Street		_ not for publication
city, town	Baltimore	vicinity of	congressional district	3rd
state	Maryland	county		
3. Clas	sification			
Category district _x_ building(s) structure site object	Ownership public _x_ private both Public Acquisition in process being considere _x not applicable	_x_ yes: restricted d yes: unrestricted	Present Use agriculturex commercial educational entertainment government industrial military	museum park private residence religious scientific transportation other:
4. Own	er of Prop	erty (give names a	and mailing addresses	of <u>all</u> owners)
name Uri	Ben-Or et al			
name Uri	Ben-Or et al 301 North Howa	rd Street	telephone no	.:
name Uri street & number city, town	Ben-Or et al 301 North Howa Baltimore	rd Street state	telephone no and zip code Mary	
name Uri street & number city, town	Ben-Or et al 301 North Howa Baltimore	rd Street	telephone no and zip code Mary	.:
name Uri street & number city, town 5. Loca courthouse, regi	Ben-Or et al 301 North Howa Baltimore ation of Le stry of deeds, etc.	state	telephone no and zip code Mary ON ouse	land 21201
name Uri street & number city, town 5. Loca courthouse, registreet & number	Ben-Or et al 301 North Howa Baltimore ation of Le stry of deeds, etc.	state gal Descripti Baltimore City Courth	telephone no and zip code Mary On ouse treets	liber SEB 181
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7. Description

Survey No. B-2286

Condition excellent	deteriorated	Check one unaltered	Check one original site		
x good fair	ruins unexposed	_X_ altered	moved	date of move	

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

SUMMARY:

The Calvert Bank building is a three-story brick and terra cotta commercial building in the Renaissance Revival style which was built in 1901 on the southeast corner of North Howard and West Saratoga Streets in central Baltimore, Maryland. The principal elevation faces west toward Howard Street and has three bays with two elaborately decorated entrances flanking a two-story central window bay. The main cornice is above the second story and is composed of a garlanded frieze and a projecting dentilated corona. The third story has brick piers separating three-part windows. The Saratoga Street elevation has four two-story window bays and the cornice and third story duplicate those of the Howard Street elevation. An attached one-story brick building in the rear of the bank building has an entrance on Saratoga Street. Used as a bank and office building until 1984, the building now houses a discount store and offices.

General Description:

The Calvert Bank building is a three-story brick and terra cotta commercial building set on a low granite base. The exterior walls are reddish tan Roman brick with matching terra cotta trim. Iron balustrades and the window frames are painted blue gray. The main elevation has three bays with a two-story centra bay featuring a modern plate glass window on the first story with a transom divided by a single vertical muntin. Above the transom is a small frieze just below the sill of the second story window. A cast iron window balustrade shields the lower part of the three-part window, a 1/1 central sash with flanking 1/1 sidelights. The central bay is stopped by a lintel of flaring terra cotta blocks with a lion head keystone. The first story window as built contained a pair of 1/1 windows in place of the single plate glass window. Their sills rested on the belt course of the base.

Flanking the central bay are two single bays with elaborate entrances on the first story with the original name plates above reading "Calvert Bank" and "Office Entrance". The door surrounds are terra cotta with panels of rosettes and floral molding topped by heavily carved, overscale scroll consoles. The original doors have been replaced with modern steel and glass doors, but the leaded transoms are still in place. The second story of the flanking bays has single 1/1 windows with iron balustrades.

The main cornice of the building separates the second and third stories. The frieze consists of swagged garlands linking flat disks below a dentil molding. A sign panel above the central bay interrupts the frieze. Originally, it read Calvert Bank", but now bears the name "Maryland National Bank", the last bank occupying the building. Above the cornice, the third story is simpler in decoration, having a deeply recessed central three-part window separated by brick piers. Single

(continue, please)

B-2286 Areas of Significance—Check and justify below prehistoric ___ archeology-prehistoric ___ community planning landscape architecture ____ 1400-1499 archeology-historic conservation science 1500-1599 agriculture literature sculpture economics 1600-1699 _x_ architecture education social/ military 1700-1799 engineering humanitarian art music 1800-1899 commerce exploration/settlement ____ philosophy theater X_1900communications industry politics/government transportation invention other (specify) 1901 Builder/Architect Joseph E. Sperry **Specific dates** Applicable Criteria: Α B x C check: and/or Applicable Exception: A B C D E F G

Survey No.

Prepare both a summary paragraph of significance and a general statement of history and support.

state x local

SUMMARY:

Significance

The Calvert Bank is a fine example of the Renaissance Revival style as applied to commercial buildings. It is one of four banks in the Retail District designed by Joseph E. Sperry during the period 1894-1903, the others being the Drovers and Mechanics Bank (B-2309), the Provident Savings Bank (B-2277; National Register) and the National Howard Bank (B-2312). Each is designed in a different variation of a classical revival style, with the two earlier banks, the Drovers and Mechanics and the Calvert, reflecting the period of banking as a commercial venture and the later two representing the symbolic elevation of finance to a higher level of economic importance.

History and Support:

Level of Significance: national

The Calvert Bank was incorporated in 1900 with capital of \$100,000 and reserves of \$20,000. The officers included William C. Page, President, and James H. Preston, Vice President and General Counsel. Preston was Mayor of Baltimore from 1911 to 1919. The main bank of the new institution was built in 1901 on a double lot which was partially vacant prior to the erection of the building. The corner was apparently used by the Belt Line Railroad as a construction lot during the building of the Howard Street Tunnel in the late 1890's. The earlier building on the adjoining lot was razed.

Joseph E. Sperry, the architect of the Calvert Bank, was the designer of four banks in the Retail District within a two block area. The transition from 19th century commercial style bank buildings to the more specialized and distinctive form of the early 20th century is clearly defined in the four buildings. The first was the Drovers and Mechanics Bank (B-2309) at the corner of Eutaw and Fayette Streets. This six-story Italian Renaissance Revival building was erected in 1894 and was typical of the late 19th century in its verticality brick structure, and multi-level office tower above the banking room. The Calvert Bank was the second and is the most closely related in style to the 19th century Renaissance Revival. The Calvert is, however, more restained in decorative detail, with the most elaborate work concentrated at the entrances and cornice. Window frames and wall surfaces are low relief, in contrast to the highly

9. Major Bibliographical References Survey No. B-2286 Baltimore Sun, May 15, 1901; Jan. 3, 1952 City Directories Daily Record June 29, 1901 Enoch Pratt Free Library, Maryland Dept.: Vertical file: Trust Companies-Baltimo Fidelity Trust Co. Land Records Geographical Data Acreage of nominated property Quadrangle name Baltimore East 1:24000 Quadrangle scale **UTM References** do NOT complete UTM references Zone Easting Northing Zone Easting Northing Verbal boundary description and justification irregularly sized lot, with frontage on Howard Street of 38 ft. and on Saratoga Street of 91 ft. List all states and counties for properties overlapping state or county boundaries state code county code state code county code Form Prepared By name/title Janet L. Davis, Historical Preservation Analyst organization Comm. for Hist. & Arch. Pres. (CHAP) date April, 1986 street & number 606 Tower Suites, 118 N. Howard Street (301) 396-4866 telephone Baltimore state Maryland 21201 city or town The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to:

Maryland Historical Trust

Shaw House

21 State Circle

Annapolis, Maryland 21401

(301) 269-2438

AND EST ONLY OF THE STATE OF

1.1.57

7. Description, continued Page 2

windows in the side bays are also flanked by piers and the corners are also terminated by piers. A small dentil molding and a metal coping top the facade. The original roofline had an elaborate terra cotta crown molding which was replaced by the metal coping. The roof is hipped and covered by asphalt roofing material. An early 20th century photograph of the building shows a tile roof. A plain square chimney rises from the south side of the roof.

The Saratoga Street elevation has four two-story window bays. Plate glass windows with two-part transoms on the first story and three-part windows on the second story are virtually unchanged from the original construction. One exception is the easternmost bay which originally held a second bank entrance on the first floor, probably with the same elaborately carved hood as on the main elevation. This was altered after 1920, when a rear one-story addition housing bank offices and the board room was built with a new entrance on Saratoga Street. The terra cotta window frame was duplicated and only a slight color change indicates the former entrance location. A modern clock and temperature sign is attached to the northwest corner between the first and second stories.

The addition has a single central bay which now has a modern steel and glass door below a four-part window with an iron balustrade. A recessed infill between the addition and the adjoining building on Saratoga containing narrow 1/1 windows on each story contains a stairway.

The interior has been substantially altered and little remains visible of the original details. Tan marble wainscoting extends to a height of about six feet on the walls and the interior piers are also faced with marble. The main banking hall is now used as a discount store and a dropped ceiling has been installed. The original 20-foot ceiling is still in place, as well as gilded pilaster caps and moldings. The exposed pilaster caps at the rear mezzanine features classical urns and griffins. The mezzanine has a black painted iron balustrade with a marble faced clock in the center. The mezzanine is enclosed by glass and paneled partitions.

varied surfaces and exuberant decoration of the high Renaissance Revival. The bank still resembles an office building, although with fewer stories than the Drovers and Mechanics Bank. The proportions are nevertheless more like those of the two later banks, in which the projected image of the bank as a separate and possibly more important activity from other commercial ventures is more clearly an objective of the design. The National Howard Bank of 1902 at Howard and Fayette Streets (B-2312) was entirely devoted to the financial institution, without extraneous office space. In effect, finance was set apart and elevated to a loftier position by the symbolic enshrinement of the activity in a temple-like structure. The Provident Savings Bank (B-2277) at Howard and Saratoga Streets across the street from the Calvert Bank was built in 1903 and is generally considered Sperry's masterpiece in bank design. Its design is based on a Renaissance treasure chest, an image that is highly explicit for a savings institution.

The original first floor interior of the Calvert Bank included the banking room with a 20-foot ceiling and bank offices in the rear of the hall. The Director's Room was on a mezzanine floor over the rear office. The later addition of the one-story rear building was apparently an extension of the mezzanine and office area, but what, if any, changes were made to the existing mezzanine balustrade are unknown. The former Saratoga Street entrance was shifted to the new addition and the easternmost bay converted to a window matching the other Saratoga Street bays.

The Calvert Bank existed as an independent bank until 1952 when it merged with the Calvert Banking and Deposit Company and the Fidelity Trust Company under the name of the latter institution. In 1954, the Fidelity Trust Company consolidated with the Baltimore National Bank and became the Fidelity-Baltimore National Bank. In 1960, a further consolidation took place, this with the Maryland Trust Company, and the firm was renamed Baltimore National Bank which it retained until 1961, when it was finally changed to Maryland National Bank. The former Calvert Bank retained its status as a branch bank in the growing system until 1984, when it was closed and the building sold to a private investor. Since early 1985, the former banking room has been used as a discount store and the upper floors are currently for lease.

BANKS AND BANKERS

Capital, \$100,000.00

Surplus and Undivided Profits, \$135,000.00
Deposits, Over \$6,500,000.00

Calvert Bank

(IN THE SHOPPING DISTRICT)

S. E. Corner Howard and Saratoga Streets

BRANCHES

1808 Pennsylvania Avenue Baltimore and Carey Streets
Light and Cross Streets Gay and Monument Streets



WILLIAM C. PAGE, President

JAMES H. PRESTON, Vice-President and Counsel

RICHARD GWINN, Vice-President W. H. DASHIELL, Cashier
J. S. TOWNSEND, Vice-President L. J. LUBBEHUSEN, Asst. Cashier
DIRECTORS

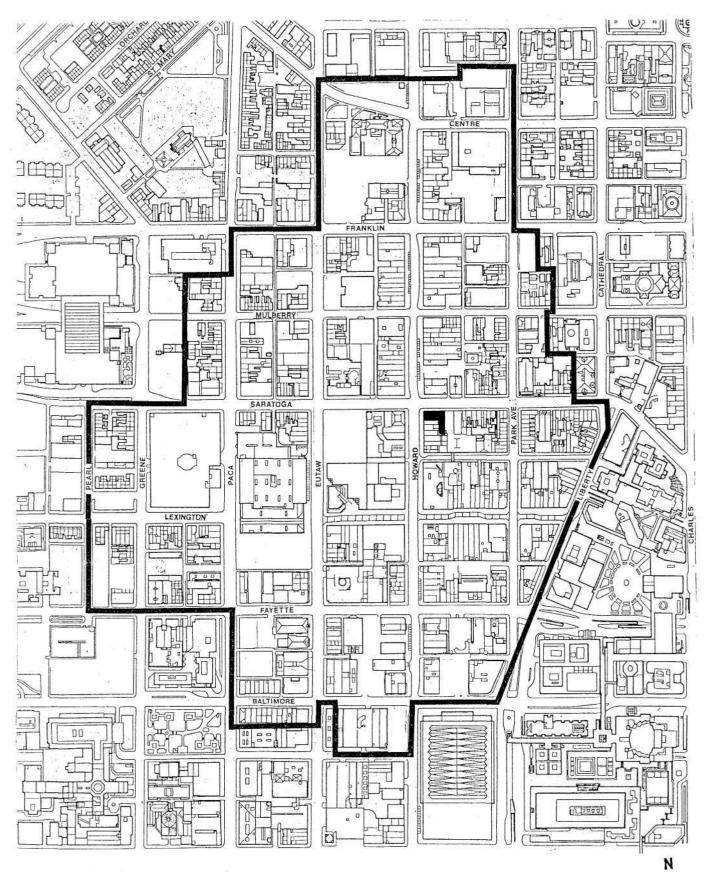
Hon. James H. Preston J. C. Tallaferro 1999 Wm. C. Page Thos. W. Jenkins W. O. Horsey Frederick H. Gottlieb Richard Gwinn 1994 William F. Knox

This Bank, by special Act of the General Assembly, is a Lawful Depository for Any Trustee, Receiver, Guardian, Executor of Administrator, Committee, Agent, Public Officer of Fiduciary (Commercial Department

SALDE DEPOSITE BOXISS SSUO AND FURWARDS

Baltimore City Directory, 1920

3-2286



Baltimore Metrocenter Survey Market Center Calvert Bank 233-235 North Howard Street B-2286



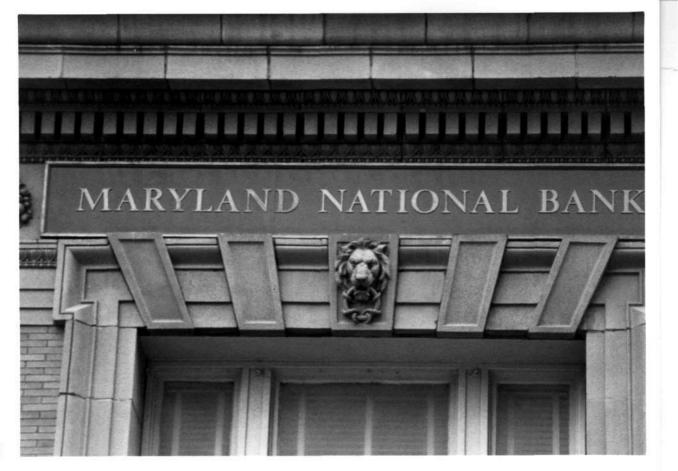
Calvert Bank B-2286
233-235 North Howard Street
Market Center - Metrocenter Survey
Baltimore (City), Maryland
Photo: Janet Davis
March 1986
Neg. loc.: Maryland Historical Trust
West elevation
1/6



Calvert Bank B-2286
233-235 North Howard Street
Market Center - Metrocenter Survey
Baltimore (City), Maryland
Photo: Janet Davis
March 1986
Neg. loc.: Maryland Historical Trust
Northwest corner view
2/6



Calvert Bank B-2286
233-235 North Howard Street
Market Center - Metrocenter Survey
Baltimore (City), Maryland
Photo: Caroline Hardy
March 1986
Neg. loc.: Maryland Historical Trust
Detail, frieze, west elevation
3/6



Calvert Bank B-2286 233-235 North Howard Street Market Center - Metrocenter Survey

Baltimore (City), Maryland Photo: Caroline Hardy

March 1986

Neg. loc.: Maryland Historical Trust Detail, central window, west elevation

4/6

YLAND NATIONAL

Calvert Bank B-2286
233-235 North Howard Street
Market Center - Metrocenter Survey
Baltimore (City), Maryland
Photo: Caroline Hardy
March 1986
Neg. loc.: Maryland Historical Trust
Detail, keystone, west elevation
5/6



Calvert Bank B-2286 233-235 North Howard Street Market Center - Metrocenter Survey

Baltimore (City), Maryland

Photo: Janet Davis

March 1986 Neg. loc.: Maryland Historical Trust Addition, Saratoga Street elevation 6/6

MARYLAND HISTORICAL TRUST

B-2286 7

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

NAME	Calvert Bank	bej trijaro.	at at	, e *	
HISTORIC	Calvert Bank				
AND/OR COMMON	Maryland Nat	ional Bank		7 =	
LOCATION					
STREET & NUMBER	233 - 35 N.	Howard Street	9	in the	
CITY, TOWN	Baltimore	VICINITY OF	CONGRESSIONAL DISTR	СТ	
STATE	Maryland		COUNTY	100 H	
CLASSIFICA		•		(-	
CATEGORY	OWNERSHIP	STATUS	PRES	ENT USE	
DISTRICT	PUBLIC	X OCCUPIED	AGRICULTURE	MUSEUM	
¥BUILDING(S)	∠ PRIVATE		∠ COMMERCIAL		
	#100000 D150 D1400 T500	_UNOCCUPIED		PARK	
STRUCTURE	_вотн	WORK IN PROGRESS	EDUCATIONAL	PRIVATE RESIDEN	
SITE	PUBLIC ACQUISITION	ACCESSIBLE	ENTERTAINMENT	RELIGIOUS	
_OBJECT	_IN PROCESS	_YES: RESTRICTED	GOVERNMENT	SCIENTIFIC	
	BEING CONSIDERED	XYES: UNRESTRICTED	_INDUSTRIAL	_TRANSPORTATION	
		_NO	MILITARY	_OTHER:	
OWNER OF	PROPERTY	5 ±		V	
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STREET & NUMBER				-	
CITY, TOWN	Baltimore City Co	ourthouse	STATE		
	Baltimore		Max	ryland	
REPRESEN'	TATION IN EXIST	ING SURVEYS			
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DATE				·	
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CITY, TOWN	ARCHITECTURAL PR	RESERVATION	STATE		
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	26 South Calvert S	•			
	26 South Calvert 5				

CONDITION

CHECK ONE

CHECK ONE

EXCELLENT

__DETERIORATED

__UNALTERED

XORIGINAL SITE

_FAIR

__RUINS

__MOVED

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

This is a three story high building constructed of masonry laid in running bond. It is four bays wide on the north side and three bays wide on the west side. Trim and decoration are of brown stone.

The entrances are on the west side of the building, in both of the outer bays. Each entrance consists of a double glass door with a one piece transom above. An older transom of five lights is found above this. The doors and transoms are set in a moulded, flat arch frame, atop which an entablature and a bracketed flat arch cornice with scrollwork appear. Between the entrances, in the middle bay, is a large sheet glass window, above which is bipartite transom. Flanking this window is a moulded frame which rises to enclose the middle bay's second story window as well. This window is double hung, one-over-one, flanked by two narrower windows of the same configuration. Wrought iron railing obscures the lower portion of these windows. The flat arch lintel of splayed stone joins the afore-mentioned moulded frame. All first and second story windows on the north side of the building are arranged in the manner described above, the only differences being that the first story are slightly larger than those of the second story, and the former have bipartite transoms and no railing.

The west side's second story outer bay windows are without the smaller flanking windows, but otherwise the same. They have moulded frames with strip mouldings beneath the sills.

Above the second story windows is an entablature underscored by stepped moulding. In the entablature are swags with rondelles interspersed. Immediately above this is a dentiled cornice.

Third story windows follow the same general configuration as the majority of the others, except that they are smaller, and flat pilaster strips flank the main and narrower side windows. Again, the west side's outer bay windows have no smaller flanking windows.

Above the third story windows comes the roof cornice and the pitched tile roof.

1400-1499ARCHEOLOGY-HISTORICCONSERVATIONLAWSCIENCE	SPECIFIC DAT	ES 1001	BUILDER/ARCH	HITECT		
PREHISTORICARCHEOLOGY-PREHISTORICCOMMUNITY PLANNINGLANDSCAPE ARCHITECTURERELIGION1400-1499ARCHEOLOGY-HISTORICCONSERVATIONLAWSCIENCE1500-1599AGRICULTUREECONOMICSLITERATURESCULPTURE1600-1699ARCHITECTUREEDUCATIONMILITARYSOCIAL/HUMANITARIAN1700-1799ARTENGINEERINGMUSICTHEATER	X 1900-	COMMUNICATIONS		POLITICS/GOVERNMENT	_OTHER (SPECIFY)	
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_PREHISTORIC _ARCHEOLOGY-PREHISTORIC _COMMUNITY PLANNING _LANDSCAPE ARCHITECTURE _RELIGION	_1500-1599		ECONOMICS	LITERATURE	SCULPTURE	
	_1400-1499	ARCHEOLOGY-HISTORIC	CONSERVATION	_LAW	SCIENCE	
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	PERIOD	AREAS OF SIGNIFICANCE CHECK AND JUSTIFY BELOW				

STATEMENT OF SIGNIFICANCE

This is a turn of the century building which was (and continues to be) a bank, built in a subdued, Renaissance-criented style.

9 MAJOR BIBLIOGRAPHICAL REFERENCES

CONTINUE,	ON SEPARATE SHEET	IF NECESSAR	RY.		
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VERBAL BOU	NDARY DESCRIPTION				
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NAME / TITLE		ing Assistant	s		
ORGANIZATION	COMMISSION FOR H	ISTORICAL &		DATE 1970	5
STREET & NUMBER	Room 900	SERVATION		TELEPHONE	

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature, to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 Supplement.

STATE

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RETURN TO: Maryland Historical Trust

26 South Calvert St.

B-lair -

CITY OR TOWN

The Shaw House, 21 State Circle

Annapolis, Maryland 21401

(301) 267-1438

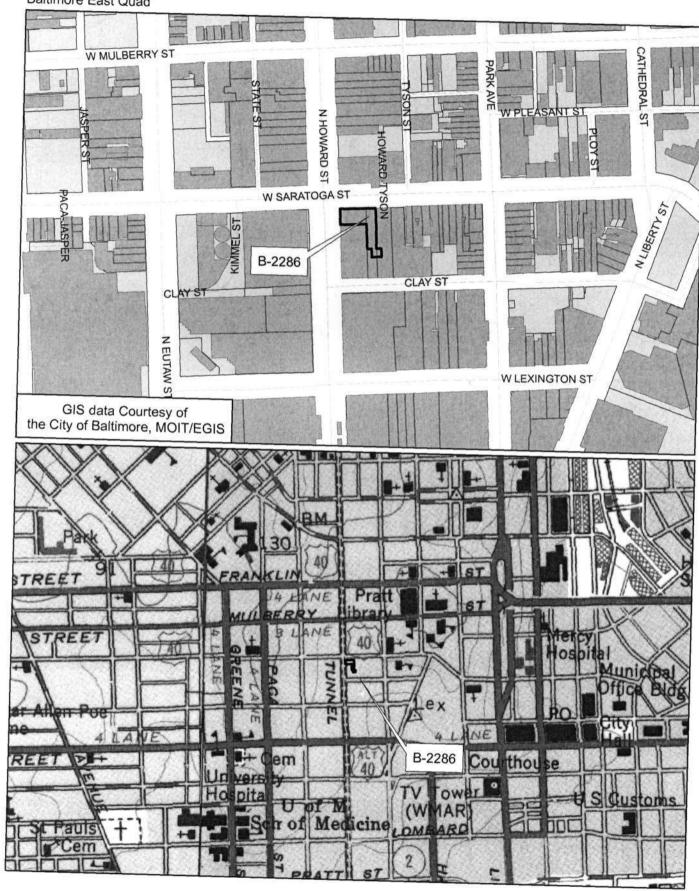
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FOR UNDER ARTICLE 76(d) OF THE CITY CHARTER IT IS COMPILED FROM TITLE AND OTHER SOURCES AND IS NOT AN AUTHENTIC SURVEY.

ward 4 SECTION 10 BLOCK 597

DATE NOV. 1966 SCALE 1"-50"

B-2286 Calvert Bank (Maryland National Bank) 233-235 N. Howard Street Block 0597 Lot 008 Baltimore City Baltimore East Quad





BLOCK 597 133-35 N. HOWARD MD. NAT. BANK

neg. no. 12